

From: INSTestimony
Sent: Monday, March 07, 2016 8:10 PM
To: [REDACTED]
Subject: FW: H.B. 5522- An Act Concerning Homeowners Insurance Policies and Coverage For the Peril Of Collapse

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From: mrf09261956@comcast.net [mailto:mrf09261956@comcast.net]
Sent: Monday, March 07, 2016 6:46 PM
To: INSTestimony
Cc: zRepresentative Sam Belsito
Subject: H.B. 5522- An Act Concerning Homeowners Insurance Policies and Coverage For the Peril Of Collapse

To the State of Connecticut Legislature,

I unfortunately cannot appear in person today to impress upon you how important this House Bill is to be give careful consideration. I have been a resident of Tolland for twelve years and have enjoyed my time here. My step children have grown up here and graduated from Tolland High. My step daughter refers to this house, our home, as the "House that built me".

Because I am now approaching the empty nest time of life. My wife and I are planning on down sizing our living arrangement. We had planned on placing our house on the market this spring (2016). A real estate agent came to review the property to give us an idea of pricing in today's market. After going through the house we ended up in the basement where he looked at the basement walls and told me that he believed we had an issue with the concrete. He suggested New England Property Services (NEPS) to review our situation. The NEPS engineer, Dwight Uffer, took one look at the walls and confirmed that the walls were in a poor state. Based on the amount of cracking, not related to settling, he feels the structure may last another three years before a truly serious situation will occur.

Needless to say I do not want to wait until our home is uninhabitable before some action is taken. I have already heard a story that a woman's home with a similar issue as ours had her home condemned. Now she lives in an apartment with her two daughters, paying rent and what is worse paying taxes and mortgage on a home she cannot live in. How can this be?

We are now faced with the fact, that we cannot sell our house. We have been given a life sentence of paying for something that is not worth the payments we are making.

When my wife, who suffers from panic attacks, heard the news about our basement she was unconsolable. She has had nightmares of the house collapsing with all of us inside. And within a few days, the stress of our situation, sent her to the ER with such a severe attack she thought she was having a stroke.

What can be done? What should be done?

I am too old to have another 30 year mortgage even if it is with no interest. And I am sure that no bank would take that chance.

Please do what you can to help the hundreds of families here in North Eastern Connecticut suffering from homes that will not stand the test of time.

Sincerely,

Marty Fortin
114 Chardonnay Lane
Tolland, CT

860-649-7644 - cell
860-454-0603 - home (but for how long?)